



UNITED STATES BANKRUPCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

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Attorneys for TD Bank, N.A.

In Re:

JOHN A DRAGANI
AKA JOHN DRAGANI,
Debtor.

Order Filed on March 17, 2022
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No.: 20-10007-JNP
Judge: Hon. Jerrold N. Poslusny, Jr.
Hearing Date(s): 3/15/2022
Chapter: 13

Recommended Local Form

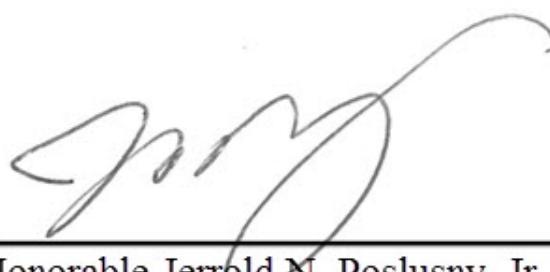
Followed

Modified

ORDER RESOLVING MOTION TO VACATE STAY

The relief set forth on the following pages, numbered two (2) through four (4) is ORDERED.

DATED: March 17, 2022


Honorable Jerrold N. Poslusny, Jr.
United States Bankruptcy Court

Applicant: TD Bank, N.A.

Applicant's Counsel: Schiller, Knapp, Lefkowitz & Hertzel, LLP

Debtor's Counsel: S. Daniel Hutchison, Esq.

Property Involved ("Collateral"): 177 Krumm Avenue, West Berlin, NJ 08091

Relief sought: Motion for relief from the automatic stay
 Motion to dismiss
 Motion for prospective relief to prevent imposition of automatic stay
against the collateral by debtor's future bankruptcy filings

For good cause shown, it is **ORDERED** that Applicant's Motion(s) is (are) resolved, subject to the following conditions:

1. Status of post-petition arrearages:

The Debtor is overdue for 25 months, from January 8, 2020 to February 8, 2022.

The Debtor is overdue for _____ payments at \$_____ per month.

The Debtor is assessed for _____ late charges at \$_____ per month.

Applicant acknowledges receipt of funds in the amount of \$_____ received
after the motion was filed.

Total Arrearages Due \$5,113.60.

2. Debtor must cure all post-petition arrearages, as follows:

Immediate payment shall be made in the amount of \$_____. Payment shall
be made no later than _____.

Beginning on March 8, 2022, regular monthly mortgage payments shall
continue to be made in the amount of \$180.23.

Beginning on _____, additional monthly cure payments shall be
made in the amount of \$_____ for _____ months.

The amount of \$5,113.60 shall be capitalized in the debtor's Chapter 13 plan. The debtor shall file a COVID-19 Modified Chapter 13 Plan to address payment of the post-petition mortgage arrears which totals \$5,113.60.

3. Payments to the Secured Creditor shall be made to the following address(es):

Immediate payment: _____

Regular monthly payment: TD Bank, N.A.
Payment Processing, P.O. Box 16029
Lewiston, ME 04243

Monthly cure payment: _____

4. In the event of Default:

If the Debtor fails to make the immediate payment specified above or fails to make any regular monthly payment or the additional monthly cure payment within thirty (30) days of the date the payments are due, then the Secured Creditor may obtain an Order Vacating the Automatic Stay as to the Collateral by filing, with the Bankruptcy Court, a Certification specifying the Debtor's failure to comply with this Order. At the time the Certification is filed with the court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtor, and the Debtor's attorney.

If the bankruptcy case is dismissed, or if the automatic stay is vacated, the filing of a new bankruptcy case will not act to impose the automatic stay against the Secured Creditor's opportunity to proceed against its Collateral without further Order of the Court.

5. Award of Attorneys' Fees:

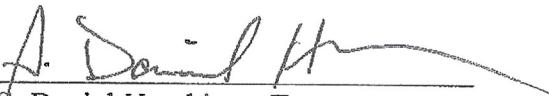
The Applicant is awarded attorney's fees of \$350.00, and costs of \$188.00.

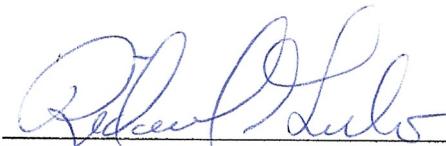
The fees and costs are payable:

through the Chapter 13 plan.

to the Secured Creditor within _____ days.

Attorneys' fees are not awarded.


S. Daniel Hutchison, Esq.
Attorney for Debtor
Date: 3-16-22


Richard Gerbino, Esq.
Attorney for TD Bank, N.A.
Date: 3/16/22